

ORIGINAL

FORMAL COMPLAINT

ILLINOIS  
COMMERCE COMMISSION

OFFICIAL FILE  
ILLINOIS COMMERCE COMMISSION

Illinois Commerce Commission  
527 East Capitol Avenue  
Post Office Box 19280  
Springfield, Illinois 62794-9280

MAY 11 9 16 AM '00

CHIEF CLERK'S OFFICE

For Commission Use Only:

Case 00-0345

Regarding a complaint

by Ernest R. Wish  
(Person making the complaint)

against Ameritech  
(Utility name)

as to an improper billing

Chicago  
(Reason for complaint)  
in Illinois.

TO THE ILLINOIS COMMERCE COMMISSION, SPRINGFIELD, ILLINOIS:

My mailing address is 1170 N. Milwaukee Ave., Chicago, Illinois 60622

The service address that I am complaining about is 850 N. State Street  
Chicago, Illinois

My home telephone number is [ 773 ] 889-8133

Between 8:30 a.m. and 5:00 p.m. weekdays I can be reached at [ 773 ] 772-2566

Ameritech (respondent) is a public utility and is subject to the provisions of  
(Full name of utility company)  
the Illinois Public Utilities Act.

In the space below, list the specific section of the law, Commission rule(s), or utility tariffs which you think are involved with your complaint.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Have you contacted the Consumer Affairs Division of the Illinois Commerce Commission about this complaint? X Yes      No

Has your complaint filed with that office been closed? X Yes      No

Please state your complaint briefly. Number each of the paragraphs. Please include any specific time period and dollar amounts involved with your complaint. Use an extra sheet of paper, if needed.

1. When establishing a telephone number for my son at his new apartment, I inquired of the Ameritech employee as to whether the phone could be restricted to local calls only. I was assured by the employee that Michael would not be able to make any long distance calls. Had this assurance not been given to me the phone would not have been established.

2. It is important to know that my son is an alcoholic who cannot function properly when he is under the influence of alcohol. In fact, within a few weeks of the beginning of the billing period involved Michael had to be institutionalized/ He was taken to Alina Lodge located in New Jersey in mid-November and stayed there for five months after which he was taken to Philips House in mid-April 2000 also located in New Jersey to continue his treatment. (See continuation.)

Please clearly state what you want the Commission to do in this case.

Order Ameritech to (1) reduce the subject billing to the amount promised by their employee who took my order, which was about \$8.00 and (2) review their customer complaint procedure to make them more customer friendly.

April 28, 2000

Date: \_\_\_\_\_  
(Month, day, and year)

Complainant's signature \_\_\_\_\_

*Ernest R. Wish*

If you will be represented by an attorney, please give the attorney's name, address, and telephone number.

You need to file the original and three copies of this form with the Commission and also provide the Commission one copy for each utility complained about (referred to as respondents).

#### VERIFICATION

A notary public must watch you fill out this part of the form.

I, *Teresa Frith*, first being duly sworn, say that I have read the above petition and know what it says. The contents of this petition are true to the best of my knowledge.

(Signature)

Subscribed and sworn/affirmed to before me this 28 day of April, 192000

"OFFICIAL SEAL"

Notary Public, Illinois

Notary Public, State of Illinois

NOTE: My Commission Expires 03/04/03

Failure to answer all of the questions on this form may result in this form being returned to you without processing. If you have questions, please call the counselor in the Consumer Affairs Division that handled your informal complaint.

3. My son Michael has been a substance abuser for over two decades and I have had numerous experiences involving his actions when under the influence of alcohol. Giving him unlimited use of a telephone would be the equivalent of giving a prisoner on death row a loaded machine gun. Nothing good could result in either case.

4. During my telephone conversation with the Ameritech employee who took the order I asked several times for assurance that Michael could not make a long distance call from the telephone number we were discussing. He gave me positive assurance that a complete long distance block would be placed on the telephone. It is interesting to observe that Michael made 30 calls which were one minute or less and 33 calls which were longer than one minute but two minutes or shorter. That is a total of 63 calls at an average cost which is probably in excess of \$10.00 per minute. The vast majority of these calls were made to other cities in the mid-west.

5. It appears clear that I would have insisted on a long distance block under the circumstances described above. Thus far I have been unable to communicate with Ameritech (see paragraph following). Had I have been able to discuss the matter with them I would have asked for them to produce the order form. Certainly, the employee taking the order would have made some notation on the form since I insisted on this blocking feature several times. Ameritech should also provide the name of this person and produce him for appropriate questioning.

6. I have also asked the Commission to order Ameritech to review their customer complaint procedures. The following documents are enclosed:

a. My letter to Ameritech dated November 17, 1999 which enclosed a copy of their November 4, 1999 billing and requesting an opportunity to discuss the matter with an Ameritech representative.

b. A duplicate copy of my November 17, 1999, letter along with their billing dated December 14, 1999.

c. My letter to Ameritech dated January 7, 2000 along with their then most recent notice again requesting that someone call me.

d. My letter to Ameritech dated January 11, 2000 along with their final notice and once again asking for an opportunity to discuss the matter.

e. My letter to OSI Collection Services dated February 16, 2000 along with their demand for payment dated February 8, 2000. (I later spoke by phone with one of their representatives who stated that they would send no further letters since I was disputing the charge and filing a formal complaint with the Illinois Commerce Commission.)

f. My letter to OSI Collection Services dated April 14, 2000 along with their request for payment dated April 5, 2000. (It is interesting to note that this request for payment was made after Ameritech was made aware of my intention to file the complaint. In fact I requested mediation which they declined. This appears to be another evidence of Ameritech's unwillingness to discuss matters directly with their customers.)

g. Three dunning notices dated April 13 and 14 (all post marked on April 17 and received by me on the same day) from OSI Collection Services. Please know that statements made by them such as "you have failed to keep your agreement" and "you have broken your promises" are not true.

# **WISH RESIDENTIAL MANAGEMENT**

**ERNEST R. WISH**  
**CHAIRMAN**  
**1170 N. MILWAUKEE AVE.**  
**CHICAGO, IL. 60622**

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**TELEPHONE (773) 772-7060**  
**FAX (773) 772-2855**

November 17, 1999

Ameritech  
P.O. Box 4520  
Carol Stream, Illinois 60197-4520

Gentlemen:

Enclosed is a copy of the November 4, 1999 bill for telephone 312-640-1026. A few months ago I established this number for use by my son at his apartment. It was clearly understood when I activated the number that no long distance calls would allowed. I was given assurance by your representative that the number would be appropriately blocked so that no long distance calls could be made from the number. As you can see from the billing, multiple calls were made by my son which were unauthorized by me.

My wife has discussed the matter with one of your account representatives who offered a 25% discount from the total amount billed. I do not believe that this is adequate under the circumstances. For instance it is my understanding that my son was able to make these calls by going through an operator. Of course, we would have done much better in terms of pricing had he made the calls directly. A good example would be a charge of \$10.14 (multiple calls) for a 1 minute call to Minneapolis.

In my opinion, this bill is preposterous!

I would appreciate the appropriate person contacting me in order to resolve the matter. I can be reached at 773-772-7060.

Sincerely,

Ernest R. Wish

encl



ERNEST R WISH  
2722 N MERRIMAC  
CHICAGO, IL 60639-1018

Page 3 of 4  
Account Number 312 640-1026 015 8  
Billing Date Nov 4, 1999

Questions? 1-800-222-0300

### Important Information

This portion of your bill is provided as a service to the company identified above. Please review all charges appearing in this section. If you have any questions or concerns, call the telephone number shown above.

### Current Charges

#### Long Distance

No.	Date	Time	Place Called	Number	Code	Min	
Itemized Calls							
1	10-02	829P	MINNEAPOLS MN	612 559-4213	NS	29	26.86
2	10-03	123P	PITTSBURGH PA	412 382-3134	NS	2	10.73
3	10-03	139P	BROOKLYN NY	718 921-6274	NS	2	10.73
4	10-04	115P	MINNEAPOLS MN	612 559-4213	DS	1	10.14
5	10-04	118P	MINNEAPOLS MN	612 559-4213	DS	1	9.59
6	10-04	802P	MINNEAPOLS MN	612 559-4213	ES	2	10.18
7	10-05	521P	EXCELSIOR MN	612 474-2323	ES	17	19.58
8	10-06	232P	MINNEAPOLS MN	612 559-4213	DS	2	10.73
9	10-06	239P	MINNEAPOLS MN	612 559-4213	DS	2	10.73
10	10-07	1108A	EXCELSIOR MN	612 474-2323	DS	4	11.91
11	10-07	331P	EXCELSIOR MN	612 474-2323	DS	3	11.32
12	10-07	510P	EXCELSIOR MN	612 474-2323	ES	11	18.04
13	10-08	932A	PITTSBURGH PA	412 382-3134	DS	4	11.91
14	10-08	639P	MINNEAPOLS MN	612 559-4213	ES	2	10.73
15	10-08	802P	MINNEAPOLS MN	612 559-4213	ES	1	10.14
16	10-08	806P	CREDIT	612 559-4213	EO	1	2.90CR
17	10-08	807P	MINNEAPOLS MN	612 559-4213	ES	1	10.14
18	10-08	815P	PITTSBURGH PA	412 382-3134	ES	3	11.32
19	10-08	852P	BROOKLYN NY	718 921-6274	ES	2	10.73
20	10-08	901P	PITTSBURGH PA	412 382-3134	ES	5	12.50
21	10-09	1126A	BROOKLYN NY	718 921-6274	NS	1	10.14
22	10-09	1129A	MINNEAPOLS MN	612 559-4213	NS	2	10.73
23	10-09	1138A	EXCELSIOR MN	612 474-2323	NS	4	11.91
24	10-09	312P	BROOKLYN NY	718 921-6274	NS	2	10.73
25	10-09	317P	MINNEAPOLS MN	612 559-4213	NS	3	11.32
26	10-09	327P	PITTSBURGH PA	412 231-9208	NS	2	10.73
27	10-09	330P	PITTSBURGH PA	412 382-3134	NS	4	11.91
28	10-09	1004P	MINNEAPOLS MN	612 559-4213	NS	1	10.14
29	10-10	606P	MINNEAPOLS MN	612 559-4213	ES	1	10.14
30	10-10	737P	PITTSBURGH PA	412 382-3134	ES	65	47.90
31	10-11	1258A	MINNEAPOLS MN	612 559-4213	NS	1	10.14
32	10-11	102P	MINNEAPOLS MN	612 559-4213	DS	2	10.73
33	10-11	208P	PITTSBURGH PA	412 382-3134	DS	4	11.91
34	10-11	705P	MINNEAPOLS MN	612 559-4213	ES	2	10.73
35	10-13	1201A	MINNEAPOLS MN	612 559-4213	NS	2	10.73
36	10-13	1208A	BROOKLYN NY	718 921-6274	NS	1	10.14
37	10-13	124P	MINNEAPOLS MN	612 559-4213	DS	2	10.73
38	10-13	700P	MINNEAPOLS MN	612 559-4213	ES	2	10.73
39	10-13	707P	PITTSBURGH PA	412 382-3134	ES	4	11.91
40	10-13	721P	BROOKLYN NY	718 921-6274	ES	2	10.73
41	10-13	1017P	MINNEAPOLS MN	612 559-4213	ES	1	10.14
42	10-14	1027A	MINNEAPOLS MN	612 559-4213	DS	2	10.73
43	10-14	1036A	PITTSBURGH PA	412 382-3134	DS	3	11.32
44	10-14	1257P	MINNEAPOLS MN	612 559-4213	DS	2	10.73
45	10-14	108P	LAKE CITY MN	651 345-4237	DS	3	11.32
46	10-14	119P	BROOKLYN NY	718 921-6274	DS	1	10.14

#### Long Distance - Continued

No.	Date	Time	Place Called	Number	Code	Min	
47	10-14	138P	ANOVA MN	612 508-0153	DS	4	11.91
48	10-14	624P	MINNEAPOLS MN	612 559-4213	ES	2	10.73
49	10-14	629P	ANOVA MN	612 508-0153	ES	6	13.09
50	10-14	704P	PITTSBURGH PA	412 382-3134	ES	28	24.89
51	10-14	803P	BROOKLYN NY	718 921-6274	ES	2	10.73
52	10-15	200A	PITTSBURGH PA	412 382-3134	NS	2	10.73
53	10-15	215A	BROOKLYN NY	718 921-6274	NS	30	27.25
54	10-15	305A	DIR ASST PA	412 555-1212		1	8.45
55	10-15	311A	PITTSBURGH PA	412 685-4000	NP	17	23.03
56	10-15	340A	MINNEAPOLS MN	612 559-4213	NS	1	10.14
57	10-15	347A	MINNEAPOLS MN	612 559-4213	NS	1	10.14
58	10-15	907A	MINNEAPOLS MN	612 559-4213	DS	2	10.73
59	10-15	910A	MINNEAPOLS MN	612 559-4213	DS	1	10.14
60	10-15	918A	MINNEAPOLS MN	612 559-4213	DS	3	11.32
61	10-15	927A	MINNEAPOLS MN	612 559-4213	DS	2	10.73
62	10-15	943A	PITTSBURGH PA	412 685-4099	DS	6	13.09
63	10-15	952A	PITTSBURGH PA	412 350-4700	DS	8	14.27
64	10-15	1011A	PITTSBURGH PA	412 685-4020	DS	11	18.04
65	10-15	1146A	MINNEAPOLS MN	612 559-4213	DS	1	10.14
66	10-15	1152A	MINNEAPOLS MN	612 559-4213	DS	1	10.14
67	10-15	1209P	LAKE CITY MN	651 345-4237	DP	2	14.18
68	10-15	945P	PITTSBURGH PA	412 685-4020	ES	8	14.27
69	10-16	930A	PITTSBURGH PA	412 255-2292	NS	3	11.32
70	10-16	934A	PITTSBURGH PA	412 255-2927	NS	4	11.91
71	10-18	459P	EXCELSIOR MN	612 474-2323	DSH	2	10.73
72	10-22	1047P	BROOKLYN NY	718 921-6274	ES	2	10.73
73	10-22	1112P	PITTSBURGH PA	412 231-9208	NS	2	10.73
74	10-22	1117P	BROOKLYN NY	718 921-6274	NS	2	10.73
75	10-22	1124P	PITTSBURGH PA	412 382-3134	NS	4	11.91
76	10-22	1127P	CREDIT	412 382-3134	EO	1	2.90CR
77	10-23	912A	MINNEAPOLS MN	612 559-4213	NS	83	48.72
78	10-23	1129A	MINNEAPOLS MN	612 559-4213	NS	2	10.73
79	10-23	1148A	MINNEAPOLS MN	612 559-4213	NS	1	10.14
80	10-23	106P	MINNEAPOLS MN	612 559-4213	NS	1	10.14
81	10-23	117P	MINNEAPOLS MN	612 559-4213	NS	2	10.73
82	10-23	221P	THOUSANDS CA	805 379-1973	NS	2	10.73
83	10-23	225P	CREDIT	805 379-1973	NO	1	2.90CR
84	10-23	225P	THOUSANDS CA	805 379-1973	NS	2	10.73
85	10-23	500P	MINNEAPOLS MN	612 559-4213	NS	1	10.14
86	10-23	503P	MINNEAPOLS MN	612 559-4213	NS	1	10.14
87	10-24	847A	MINNEAPOLS MN	612 559-4213	NS	1	10.14
88	10-24	850A	MINNEAPOLS MN	612 559-4213	NS	1	10.14
89	10-24	852A	MINNEAPOLS MN	612 559-4213	NS	1	10.14
90	10-24	908A	MINNEAPOLS MN	612 559-4213	NS	1	10.14
91	10-24	915A	PITTSBURGH PA	412 231-9208	NS	1	10.14
92	10-25	457P	PITTSBURGH PA	412 382-3134	DS	1	10.14
93	10-25	459P	PITTSBURGH PA	412 382-3134	DSH	2	10.73
94	10-25	518P	BROOKLYN NY	718 921-6274	ES	81	45.54
Total Itemized Calls							1,167.13

#### Key for Calling Codes:

D Day E Evening M Multiple Rate Period  
N Night/Weekend O Operator Completed - Dial Rates Apply  
P Person to Person S Station to Station

#### Total Long Distance Charges

1,167.13

January 7, 2000

Amaritech

P.O. Box 4520


Carol Stream, Illinois 60197-4520

Gentlemen:

Enclosed is a copy of your letter  
noted dated Dec. 27, 1999 along  
with my letter dated January 7, 1999  
(which has been sent twice).

I would appreciate a person  
with authority to reduce this  
bill significantly, call me soon  
(773-772-7060).

Very truly yours

  
Ernest R. Walsh

# **WISH RESIDENTIAL MANAGEMENT**

**ERNEST R. WISH**  
**CHAIRMAN**  
**1170 N. MILWAUKEE AVE.**  
**CHICAGO, IL. 60622**

---

**TELEPHONE (773) 772-7060**  
**FAX (773) 772-2855**

November 17, 1999

Ameritech  
P.O. Box 4520  
Carol Stream, Illinois 60197-4520

## **DUPLICATE**

Gentlemen:

Enclosed is a copy of the November 4, 1999 bill for telephone 312-640-1026. A few months ago I established this number for use by my son at his apartment. It was clearly understood when I activated the number that no long distance calls would be allowed. I was given assurance by your representative that the number would be appropriately blocked so that no long distance calls could be made from the number. As you can see from the billing, multiple calls were made by my son which were unauthorized by me.

My wife has discussed the matter with one of your account representatives who offered a 25% discount from the total amount billed. I do not believe that this is adequate under the circumstances. For instance it is my understanding that my son was able to make these calls by going through an operator. Of course, we would have done much better in terms of pricing had he made the calls directly. A good example would be a charge of \$10.14 (multiple calls) for a 1 minute call to Minneapolis.

In my opinion, this bill is preposterous!

I would appreciate the appropriate person contacting me in order to resolve the matter. I can be reached at 773-772-7060.

Sincerely,

Ernest R. Wish

encl





ERNEST R WISH  
2722 N MERRIMAC  
CHICAGO, IL 60639-1018

Page 1 of 2  
Account Number 312 640-1026 015 8  
Billing Date Dec 4, 1999

Web Site www.ameritech.com

## Monthly Statement

Nov 5 - Dec 4, 1999

### Bill-At-A-Glance

Previous Bill	1,448.68
Payment	.00
Adjustments	335.49CR
Amount Past Due	1,113.19
Current Charges	.48CR
<b>Total Amount Due</b>	<b>\$1,112.71</b>

Current Charges Due Upon Receipt

FINAL BILL

### Billing Summary

Questions? Call:

Ameritech Local Service	.48CR
1-800-424-7272	
<b>Total of Current Charges</b>	<b>.48CR</b>

### Ameritech Values

• Ameritech Local Service Savings .11

Savings details are reflected within your bill.

### Detail of Payments and Adjustments

Item No.	Date	Description	Adjustments	Payments
1	11-15	Long Distance Co Adj-AT&T	342.31CR	
2	11-15	Long Distance Co Adj-AT&T	6.82	
Totals			335.49CR	.00

### Ameritech Local Service

#### Local Calls

#### Direct Dialed Calls

#### 0-8 Miles

30 Call(s) at Day Rate	1.50
11 Call(s) at 10% Evening Discount Applied	.50
31 Call(s) at 40% Night/Wknd Discount Applied	.93

#### Over 8 Miles

1 Initial Minutes - Day Rate	.05
2 Additional Minutes during Day Rate	.03
2 Initial Minutes - 10% Evening Discount Applied	.09
4 Additional Minutes - 10% Evening Discount Applied	.05
3 Initial Minutes - 40% Night/Wknd Discount Applied	.09
7 Addl Minutes - 40% Night/Wknd Discount Applied	.06



AT 01 037098 57908H122 A\*\*3D6T  
ERNEST R WISH  
2722 N MERRIMAC  
CHICAGO, IL 60639-1018

8Y

January 11, 2000

Amritesh

P.O. Box 4520

Carol Stream, Ill 60197-4520

Gentlemen:

Enclosed is a copy of your "final notice" received by me on January 10. I have written to you on three previous occasions with a request that your representative contact me. This is my fourth letter making that same request.

You seem insistent upon going to court. If that is your desire I hope that the judge will appreciate the total ineptness of your organization in not responding to any of my previous requests.

In addition to being very willing to "see you in court" I also plan to contact the Illinois Commerce Commission and the Patent Business Bureau with regard to your obvious customer contempt.

you may reach me at  
773-0772-7060.

Very truly yours

Ernest R. White

February 16, 2000

OSI Collection Services Inc.  
1375 East Woodfield Road  
Arlington Heights, Illinois 60173-5447

Gentlemen:

Your demand for payment was received today. This letter is provided to dispute the validity of the debt.

Enclosed is evidence of attempts made by me to communicate with Ameritech ... all to no avail. I would prefer to not take this matter to the next level however, your early response is necessary.

Very truly yours  
James R. Wish

cc: Ameritech

Encl.

# DEMAND FOR PAYMENT

RETURN SERVICE REQUESTED  
1936037 (070)002.298  
1375 EAST WOODFIELD RD  
SCHAUMBURG, IL 60173-5447

BY OSI Collection Services, Inc.

...A Collection Agency

File Number:1936037

Mail Your Payment To:

08956

OSI Collection Services, Inc.  
P.O. BOX 959  
BROOKFIELD, WI 53008-0959



ERNEST R WISH  
2722 N MERRIMAC AVE  
CHICAGO IL 60639-1018

February 8, 2000

RETURN THIS PORTION WITH YOUR PAYMENT TO INSURE PROPER CREDIT

Your Creditor: AMERITECH		Account: 312 640-1026 015 8
Amount: \$1112.71		TOTAL DUE: \$1112.71
<p>Phone:847-605-9400</p> <p>THIS IS A DEMAND FOR FULL PAYMENT OF YOUR DEBT</p> <p>Your seriously past due account has been given to us for immediate attention. You have had ample time to pay your debt. You have not. If there is a valid reason, as explained on the reverse side of this letter, we suggest you contact us.</p> <p>If not - PAY US.</p> <p>HOUSE ACCOUNT REPRESENTATIVE Extension: 5035</p>		
NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION		

April 14, 2000

OSI Collection Services, Inc.  
P.O. Box 959  
Brookfield, WI 53008-0959

Gentlemen

Re:  $\% \#$  312-640-1076-015-8  
File  $\#$  1936037

Please be advised that I am in the process of filing a formal complaint with the Illinois Consumer Commission regarding amounts in dispute with Ameritech. Please cease and desist from any further contact with me until the complaint has been appropriately processed by the Commission.

Very truly yours

James R. Walsh

P.S. This letter is written on advice from the Consumer Services Division of the Illinois Consumer Commission.

# PRIORITY COMMUNICATION

FROM OSI Collection Services, Inc.

1936037 (003)002.105  
1375 EAST WOODFIELD RD  
SCHAUMBURG, IL 60173-5447

...A Collection Agency

Client Account #: 312 640-1026 015 8  
File Number: 1936037

Mail Your Payment To:

01300

OSI Collection Services, Inc.  
P.O. BOX 959  
BROOKFIELD, WI 53008-0959



ERNEST R WSH  
2722 N MERRIMAC AVE  
CHICAGO IL 60639-1018

April 5, 2000

RETURN THIS PORTION WITH YOUR PAYMENT TO INSURE PROPER CREDIT

Your Creditor:  
AMERITECH

Account:  
312 640-1026 015 8

Amount: \$1112.71

TOTAL DUE: \$1112.71

Phone: 847-605-9400

Your promise to pay \$1112.71 is accepted, provided  
we receive it by 04/15/00.

Your payment arrangement is acceptable for a limited period  
of time and is subject to periodic review and modification.

THIS IS AN ATTEMPT TO COLLECT A DEBT.

ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

# PRIORITY COMMUNICATION

RETURN SERVICE REQUESTED  
1936037 (201)002.105  
1375 EAST WOODFIELD RD  
SCHAUMBURG, IL 60173-5447

BY OSI Collection Services, Inc.

File Number: 1936037

Mail Your Payment To:

00546

OSI Collection Services, Inc.  
P.O. BOX 959  
BROOKFIELD, WI 53008-0959



ERNEST R WISH  
2722 N MERRIMAC AVE  
CHICAGO IL 60639-1018

April 14, 2000

RETURN THIS PORTION WITH YOUR PAYMENT TO INSURE PROPER CREDIT

Your Creditor: AMERITECH		Account: 312 640-1026 015 8
Amount: \$1112.71	TOTAL DUE: \$1112.71	
<p>Phone: 847-605-9400</p> <p>CURRENT BALANCE: \$ 1112.71</p> <p>We are offering you the opportunity to settle your delinquent account.</p> <p>Your pre-approved settlement amount of \$945.80 must be received no later than 04/29/2000. To take advantage of this limited time offer please send your payment along with this notice in the enclosed envelope.</p> <p>If you have any questions, please call us at the above number.</p>		
NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION		



# DEMAND FOR PAYMENT

BY OSI Collection Services, Inc.

1936037 (146)002.105  
1375 EAST WOODFIELD RD  
SCHAUMBURG, IL 60173-5447

...A Collection Agency

File Number: 1936037

Mail Your Payment To:

00545

OSI Collection Services, Inc.  
P.O. BOX 959  
BROOKFIELD, WI 53008-0959



ERNEST R W SH  
2722 N MERRIMAC AVE  
CHICAGO IL 60639-1018

April 14, 2000

RETURN THIS PORTION WITH YOUR PAYMENT TO INSURE PROPER CREDIT

Your Creditor: AMERITECH		Account: 312 640-1026 015 8
Amount: \$1112.71		TOTAL DUE NOW: \$1112.71
<p>Phone: 847-605-9400</p> <p>You have failed to keep your agreement.</p> <p>Your payment was due today!</p> <p>You have broken your promise.</p> <p>If your intentions are sincere, and we believe they are, you will pay us immediately.</p> <p>We have been more than cooperative.</p> <p>Please follow through to prevent further collection action.</p>		
NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION		

# PRIORITY COMMUNICATION

RETURN SERVICE REQUESTED  
1936037 (201)002.105  
1375 EAST WOODFIELD RD  
SCHAUMBURG, IL 60173-5447

BY OSI Collection Services, Inc.

File Number: 1936037

Mail Your Payment To:

00544



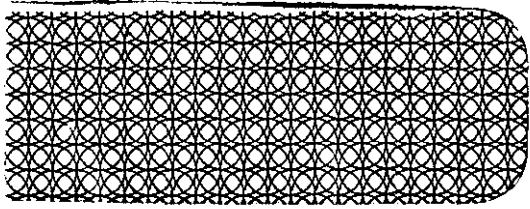
OSI Collection Services, Inc.  
P.O. BOX 959  
BROOKFIELD, WI 53008-0959

ERNEST R W SH  
2722 N MERRIMAC AVE  
CHICAGO IL 60630-1018

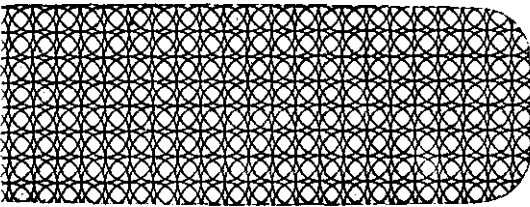
April 13, 2000

RETURN THIS PORTION WITH YOUR PAYMENT TO INSURE PROPER CREDIT

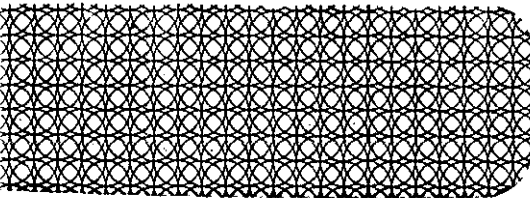
Your Creditor: AMERITECH		Account: 312 640-1026 015 8	
Amount: \$1112.71		TOTAL DUE: \$1112.71	
Phone: 847-605-9400			
CURRENT BALANCE: \$ 1112.71			
<p>We are offering you the opportunity to settle your delinquent account.</p> <p>Your pre-approved settlement amount of \$945.80 must be received no later than 04/29/2000. To take advantage of this limited time offer please send your payment along with this notice in the enclosed envelope.</p> <p>If you have any questions, please call us at the above number.</p>			
NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION			



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603



603

FIRST-CLASS AUTO



U.S. POSTAGE

00,261

METER 460285

FIRST-CLASS AUTO

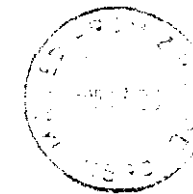


U.S. POSTAGE

00,261

METER 460285

FIRST-CLASS AUTO



U.S. POSTAGE

00,261

METER 460285